

Form cscnodsc – ntcscslsnodis

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
402 East State Street  
Trenton, NJ 08608

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Case No.: 19-21795-MEH  
Chapter: 13  
Judge: Mark Edward Hall

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Arkeith J. Smith Sr.  
239 Jackson Street  
Trenton, NJ 08611

Cyntrina S. Hall-Smith  
28 Fawn Court  
Lumberton, NJ 08048

Social Security No.:

xxx-xx-1974

xxx-xx-6864

Employer's Tax I.D. No.:

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**NOTICE OF CASE CLOSED WITHOUT DISCHARGE**

All creditors and parties in interest are notified that the above-named case has been closed without entry of discharge for the reason(s) indicated below.

- ☒ Debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☒ Joint debtor has not filed a **Certificate of Debtor Education** proving compliance with the financial management course requirement for discharge.
- ☒ Debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☒ Joint debtor has not filed a **Certification in Support of Discharge** certifying that all domestic support obligations due have been paid.
- ☐ Debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Joint debtor has been granted a discharge under sections 727 or 1141 of the Bankruptcy Code in a case commenced within 8 years before the date of the filing of the petition.
- ☐ Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4-year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ Joint Debtor has received a discharge in a case filed under chapter 7, 11, or 12 of the Bankruptcy Code during the 4 year period preceding the date of the petition; or in a case filed under chapter 13 of the Bankruptcy Code during the 2 year period preceding the date of the petition.
- ☐ An Order denying or revoking the debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

- ☐ An Order denying or revoking the joint debtor's discharge was entered pursuant to section 727 of the Bankruptcy Code.

If the debtor subsequently files a Motion to Reopen the Case to allow for the filing of the above document, the debtor must pay the applicable filing fee. If the debtor's case was closed because the debtor received a discharge in a previous case as set forth above, the debtor will have received a Notice of Clerk's Evidence of Previous Discharge providing an opportunity to be heard prior to case closing.

Dated: June 17, 2025

JAN: mmf

Jeanne Naughton  
Clerk

In re:  
Arkeith J. Smith, Sr.  
Cyntrina S. Hall-Smith  
Debtors

Case No. 19-21795-MEH  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: Jun 17, 2025

User: admin  
Form ID: cscnodsc

Page 1 of 5  
Total Noticed: 93

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2025:

Recip ID	Recipient Name and Address
db	+ Arkeith J. Smith, Sr., 239 Jackson Street, Trenton, NJ 08611-1707
jdb	+ Cyntrina S. Hall-Smith, 28 Fawn Court, Lumberton, NJ 08048-4280
cr	+ Global Lending Services LLC, P.O. Box 340514, Tampa, FL 33694-0514
518299626	+ B & D Auto Sales, Inc., 842 Route 130 North, Burlington, NJ 08016-1250
518299627	+ Burlington Anesthesia Associates, 120 Madison Avenue, Suite E, Mount Holly, NJ 08060-2031
518299628	+ Burlington Anesthesia Associates, c/o Apex Asset Management, 1286 Carmichael Way, Montgomery, AL 36106-3645
518299629	Burlington Woods/Genesis, PO Box 206894, Dallas, TX 75320-6894
518299631	+ Carol Cohen, c/o HF Holdings, Inc., 5929 Anno Avenue, Orlando, FL 32809-4164
518299636	Children's Hospital of Philadelphia, Physician's Billing - PB CHOP, PO Box 788017, Philadelphia, PA 19178-8017
518299644	+ Emergency Phy Assoc of S. Jersey, c/o Account Resolution Services, PO Box 189018, Plantation, FL 33318-9018
518299646	+ Firstline Financial, Inc., PO Box 895, Great Falls, VA 22066-0895
518299652	Jefferson Capital Systems, LLC, c/o Synergetic Communication, Inc., 2700 East Seltice Way, Suite 4, Post Falls, ID 83854-6387
518299654	+ Lourdes Burlington County, 218 A Sunset Road, Willingboro, NJ 08046-1110
518299656	Macy's, c/o FMS Inc., PO BOX 707601, Tulsa, OK 74170-7601
518299664	+ NJ Department of Labor, PO BOX 951, Trenton, NJ 08625-0951
518323713	+ Nelline Smith, 30 Caraway Court, Lumberton, NJ 08048-4231
518299665	+ Piedatrix Medical Group, c/o Focused Recovery Solutions, 9701 Metropolitan Court, Richmond, VA 23236-3690
518299668	Penn Medicine, c/o Penn Credit Corporation, 916 South 14th Street, Harrisburg, PA 17104-3425
518299669	+ Proactiv Solution, c/o RJM Acquisitions, LLC, 575 Underhill Boulevard, Suite 224, Syosset, NY 11791-3416
518299674	+ Qiao Yang & Connection Property Mgmt, c/o Lori C. Greenberg, Esquire, 1 Eves Drive, Suite 111, Marlton, NJ 08053-3125
518299675	Radiology Assoc. of Burlington County, PO Box 447, Hainesport, NJ 08036-0447
518299677	+ Robert Wood Johnson Hamilton, One Hamilton Place, Hamilton, NJ 08690-3599
518299680	+ Social Security Administration, 4240 Market Street, Philadelphia, PA 19104-3184
518299688	+ T-Mobile, c/o Enhanced Recovery, PO Box 57547, Jacksonville, FL 32241-7547
518299690	TD Bank, Operations Center, PO Box 4000, Lewiston, ME 04243
518299689	TD Bank, c/o Accounts Receivable Management, PO Box 129, Thorofare, NJ 08086-0129
518299691	United Auto Credit, PO Box 660017, Dallas, TX 75266-0017
518299694	Virtua Hospital Patient Payments, PO Box 780857, Philadelphia, PA 19178-0857
518299697	Wells Fargo Bank, 1520 NJ-38 Bldg 3, Hainesport, NJ 08036

TOTAL: 29

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 17 2025 20:37:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 17 2025 20:37:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
518299625	+ Email/Text: bankruptcynotices@aarons.com		

District/off: 0312-3

User: admin

Page 2 of 5

Date Rcvd: Jun 17, 2025

Form ID: cscnodsc

Total Noticed: 93

		Jun 17 2025 20:37:00	Aaron's Sales & Lease Ownership, PO Box 102746, Atlanta, GA 30368-2746
518312748	+ Email/Text: documentfiling@lciinc.com	Jun 17 2025 20:36:00	COMCAST, PO BOX 1931, Burlingame, CA 94011-1931
518299630	+ Email/Text: BKNotice@ldvlaw.com	Jun 17 2025 20:36:00	Capital One, c/o Lyons Doughty & Veldhuis, 136 Gaither Drive, Suite 100, Mount Laurel, NJ 08054-1725
518332019	+ Email/PDF: ebn_ais@aisinfo.com	Jun 17 2025 20:43:53	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518299632	+ Email/Text: bankruptcy@certegy.com	Jun 17 2025 20:36:00	Certegy/Marshalls, PO Box 30046, Tampa, FL 33630-3046
518299634	+ Email/Text: bankruptcy@certegy.com	Jun 17 2025 20:36:00	Certegy/Marshalls, c/o Complete Payment Recovery Service, 11601 Roosevelt Blvd., N TA09, Saint Petersburg, FL 33716-2202
518299633	+ Email/Text: csrnm@thecmigroup.com	Jun 17 2025 20:37:00	Certegy/Marshalls, c/o Affiliated Credit Services, PO Box 7739, Rochester, MN 55903-7739
518299635	+ Email/Text: bankruptcydepartment@tsico.com	Jun 17 2025 20:37:00	Cherry Hill Emergency Physicians, c/o NCO Financial Systems, PO Box 15273, Wilmington, DE 19850-5273
518299638	+ Email/Text: documentfiling@lciinc.com	Jun 17 2025 20:36:00	Comcast, 21 Beverly Rancocas Road, Willingboro, NJ 08046-2532
518299637	^ MEBN	Jun 17 2025 20:35:43	Comcast, c/o Eastern Account System, 75 Glen Road, Suite 110, Sandy Hook, CT 06482-1170
518299639	Email/Text: bankruptcy_notifications@ccsusa.com	Jun 17 2025 20:37:00	Comcast Cable, c/o Credit Collection Services, Payment Processing Center, PO Box 55126, Boston, MA 02205-5126
518299640	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 17 2025 20:37:00	Consumer Portfolio Services, 19500 Jamboree Road, Suite 500, Irvine, CA 92612-2437
518323716	+ Email/Text: bankruptcy@consumerportfolio.com	Jun 17 2025 20:37:00	Consumer Portfolio Services, POB 57071, Irvine, CA 92619-7071
518299641	Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2025 20:36:00	Credit One Bank, c/o Midland Credit Management, Inc., PO Box 301030, Los Angeles, CA 90030-1030
518299657	Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 17 2025 20:54:58	Macy's, Bankruptcy Processing, PO Box 8053, Mason, OH 45040
518299642	+ Email/Text: pattim@rickart.com	Jun 17 2025 20:36:00	Diagnostic Pathology Consultants, c/o Rickart Collection Systems, Inc., 575 Milltown Road, PO BOX 7242, North Brunswick, NJ 08902-7242
518299643	+ Email/Text: Bankruptcy.Consumer@dish.com	Jun 17 2025 20:36:00	Dish Network, c/o Diversified Consultants, Inc., PO Box 551268, Jacksonville, FL 32255-1268
518387112	Email/Text: BNCnotices@dcmsservices.com	Jun 17 2025 20:36:00	Emergency Physicians Services of NJ, PA, PO Box 1123, Minneapolis MN 55440-1123
518299645	Email/Text: bnc-bluestem@quantum3group.com	Jun 17 2025 20:37:00	Fingerhut Advantage, PO Box 166, Newark, NJ 07101-0166
518299647	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jun 17 2025 20:44:19	GE Money Bank, ATTN: Bankruptcy Dept., PO Box 103104, Roswell, GA 30076-9104
518299648	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2025 20:36:00	GE Money Bank, c/o Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518299650	Email/Text: bankruptcy@gslsllc.com	Jun 17 2025 20:36:00	Global Lending Services, PO Box 935538, Atlanta, GA 31193-5538
518379060	Email/Text: bankruptcy@gslsllc.com	Jun 17 2025 20:36:00	Global Lending Services LLC, 1200 Brookfield Blvd Ste 300, Greenville, South Carolina 29603
518299649	Email/Text: argbsref@geico.com		

District/off: 0312-3

User: admin

Page 3 of 5

Date Rcvd: Jun 17, 2025

Form ID: cscnodsc

Total Noticed: 93

		Jun 17 2025 20:36:00	Geico, One Geico Plaza, Bethesda, MD 20810-0001
518299651	+ Email/Text: BNCNOTICES@noexternalmail.hsbc.com	Jun 17 2025 20:36:00	HSBC Bank, PO Box 9, Buffalo, NY 14240-0009
518376927	Email/Text: JCAP_BNC_Notices@jcap.com	Jun 17 2025 20:37:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
518299653	^ MEBN	Jun 17 2025 20:35:12	Larchmont Imaging, c/o Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890
518299655	^ MEBN	Jun 17 2025 20:35:57	Lourdes Medical Associates, c/o Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407
518299661	Email/Text: compliance@monarchrm.com	Jun 17 2025 20:36:00	Monarch Recovery Management, Inc., PO Box 986, Bensalem, PA 19020
518407996	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2025 20:36:00	Midland Funding LLC, P.O. Box 2011, Warren, MI 48090-2011
518299658	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2025 20:36:00	Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518299660	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2025 20:36:00	Midland Funding, LLC, 2365 Northside Dr #300, San Diego, CA 92108-2710
518299663	Email/Text: bankruptcies@penncredit.com	Jun 17 2025 20:36:00	New Jersey American Water, c/o PennCredit Corporation, PO Box 69703, Harrisburg, PA 17106-9703
518343018	+ Email/Text: csc.bankruptcy@amwater.com	Jun 17 2025 20:37:00	New Jersey American Water, PO Box 578, Alton, IL 62002-0578
518299662	Email/Text: csc.bankruptcy@amwater.com	Jun 17 2025 20:37:00	New Jersey American Water, Box 371331, Pittsburgh, PA 15250-7331
518417726	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 17 2025 20:55:18	Portfolio Recovery Associates, LLC, c/o Wal-mart, POB 41067, Norfolk VA 23541
518299659	Email/Text: signed.order@pfwattorneys.com	Jun 17 2025 20:36:00	Midland Funding, LLC, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054
518299671	Email/Text: compliance@contractcallers.com	Jun 17 2025 20:37:00	PSE&G, c/o Contract Callers, Inc., PO Box 2207, Augusta, GA 30903-2207
518299672	+ Email/Text: Harris@ebn.phinsolutions.com	Jun 17 2025 20:37:00	PSE&G, c/o Harris and Harris, 111 West Jackson Blvd., Ste. 400, Chicago, IL 60604-4135
518377684	+ Email/Text: bankruptcy@pseg.com	Jun 17 2025 20:36:00	PSE&G, Attn: Bankruptcy Dept., P.O. Box 490, Cranford, NJ 07016-0490
518375798	^ MEBN	Jun 17 2025 20:35:41	PSE&G, Attn: Bankruptcy Dept., PO Box 709, Newark NJ 07101-0709
518299673	Email/Text: bankruptcy@pseg.com	Jun 17 2025 20:36:00	PSE&G, Credit & Collection Center, PO Box 490, Cranford, NJ 07016-0490
518299667	+ Email/Text: mnapoletano@ars-llc.biz	Jun 17 2025 20:37:00	Penn Foster, c/o Ability Recovery Services, 921 Oak Street, Scranton, PA 18508-1235
518299666	+ Email/Text: chelsea.larson@pennfoster.edu	Jun 17 2025 20:36:00	Penn Foster, 14300 N. Northsight Boulevard, Scottsdale, AZ 85260-3672
518299670	+ Email/Text: caineweiner@ebn.phinsolutions.com	Jun 17 2025 20:36:06	Progressive Garden State Insurance Co, c/o Caine & Weiner, 12005 Ford Road, Suite 300, Dallas, TX 75234-7262
518305870	Email/Text: bnc-quantum@quantum3group.com	Jun 17 2025 20:36:00	Quantum3 Group LLC as agent for, Credit Corp Solutions Inc, PO Box 788, Kirkland, WA 98083-0788
518299676	^ MEBN	Jun 17 2025 20:35:13	Radiology Assoc. of Burlington County, c/o Apex Asset Management, 2501 Oregon Pike, Suite 120, Lancaster, PA 17601-4890

District/off: 0312-3

User: admin

Page 4 of 5

Date Rcvd: Jun 17, 2025

Form ID: cscnodsc

Total Noticed: 93

518299678	^ MEBN	Jun 17 2025 20:35:42	Robert Wood Johnson Hamilton, c/o Financial Recoveries, 200 E. Park Drive, Suite 100, Mount Laurel, NJ 08054-1297
518299679	Email/Text: Atlanticus@ebn.phinsolutions.com	Jun 17 2025 20:36:00	Salute, PO Box 105555, Atlanta, GA 30348-5555
518299681	Email/PDF: ais.tmobile.ebn@aisinfo.com	Jun 17 2025 21:05:51	Sprint, c/o Afni, Inc., PO Box 3517, Bloomington, IL 61702-3517
518299682	+ Email/PDF: ais.tmobile.ebn@aisinfo.com	Jun 17 2025 20:44:14	Sprint, 6391 Sprint Parkway, Overland Park, KS 66251-6100
518299683	+ Email/Text: bankruptcy@payliance.com	Jun 17 2025 20:36:00	Superfresh Food Market, c/o Payliance, 3 Easton Oval, Suite 210, Columbus, OH 43219-6011
518302325	^ MEBN	Jun 17 2025 20:36:16	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518299684	+ Email/Text: customercareus@creditcorpsolutionsinc.com	Jun 17 2025 20:36:00	Synchrony Bank/Amazon, c/o Credit Corp Solutions, Inc., 63 East 11400 South 408, Sandy, UT 84070-6705
518299685	Email/Text: mediamanagers@clientservices.com	Jun 17 2025 20:36:00	Synchrony Bank/Walmart Credit Card, c/o Client Services, Inc., 3451 Harry S. Truman Blvd, Saint Charles, MO 63301-4047
518299686	Email/PDF: ais.tmobile.ebn@aisinfo.com	Jun 17 2025 20:44:33	T-Mobile, PO Box 742596, Cincinnati, OH 45274-2596
518299687	+ Email/Text: bankruptcydpt@mcmcg.com	Jun 17 2025 20:36:00	T-Mobile, c/o Midland Funding, LLC, 8875 Aero Drive, Suite 200, San Diego, CA 92123-2255
518306311	+ Email/Text: BANKRUPTCY@UNITEDAUTOCREDIT.NET	Jun 17 2025 20:36:00	United Auto Credit Corporation, PO Box 163049, Fort Worth, TX 76161-3049
518299692	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jun 17 2025 20:36:00	Verizon, PO Box 33078, Saint Petersburg, FL 33733-8078
518299693	Email/Text: bankruptcydepartment@tsico.com	Jun 17 2025 20:37:00	Verizon/US Asset Management, Inc., c/o EOS CCA, PO Box 981008, Boston, MA 02298-1008
518299695	+ Email/Text: signed.order@pfwattorneys.com	Jun 17 2025 20:36:00	Walmart, c/o Pressler & Pressler, 7 Entin Road, Parsippany, NJ 07054-5020
518299696	^ MEBN	Jun 17 2025 20:35:32	Webbank/Fingerhut, Jefferson Capital Systems, c/o Asset Recovery Solutions, LLC, 2200 East Devon Avenue, Suite 200, Des Plaines, IL 60018-4501

TOTAL: 64

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	##+	Connection Property Management, LLC, 1 Eves Drive, Suite 111, Marlton, NJ 08053-3125

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains

District/off: 0312-3

User: admin

Page 5 of 5

Date Rcvd: Jun 17, 2025

Form ID: cscnodsc

Total Noticed: 93

the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2025 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor Global Lending Services LLC dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Global Lending Services LLC bk@stewartlegalgroup.com
Jeffrey E. Jenkins	on behalf of Joint Debtor Cyntrina S. Hall-Smith mail@jjenkinslawgroup.com JenkinsClayman@jubileebk.net
Jeffrey E. Jenkins	on behalf of Debtor Arkeith J. Smith Sr. mail@jjenkinslawgroup.com, JenkinsClayman@jubileebk.net
Keri P. Ebeck	on behalf of Creditor United Auto Credit Corporation KEBECK@BERNSTEINLAW.COM btemple@bernsteinlaw.com;kebeck@ecf.courtdrive.com;agilbert@bernsteinlaw.com
Lori C. Greenberg	on behalf of Creditor Connection Property Management LLC lori@greenbergteam.law, paralegal.greenberg@gmail.com;carolyn@greenbergteam.law
Rhondi L. Schwartz	on behalf of Joint Debtor Cyntrina S. Hall-Smith mail@jenkinsclayman.com
Rhondi L. Schwartz	on behalf of Debtor Arkeith J. Smith Sr. mail@jenkinsclayman.com
Stephanie F. Ritigstein	on behalf of Joint Debtor Cyntrina S. Hall-Smith mail@jenkinsclayman.com kevin@jenkinsclayman.com
Stephanie F. Ritigstein	on behalf of Debtor Arkeith J. Smith Sr. mail@jenkinsclayman.com, kevin@jenkinsclayman.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 13